

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JAMES REED

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Case No.: 06-03489

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/03/2006.
- 2) This case was confirmed on 07/03/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/08/2010.
- 6) Number of months from filing to the last payment: 50
- 7) Number of months case was pending: 57
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 20,510.00
- 10) Amount of unsecured claims discharged without payment \$ 11,060.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 40,063.50
Less amount refunded to debtor	\$ 178.96
<b>NET RECEIPTS</b>	<b>\$ 39,884.54</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,200.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,623.09
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,823.09

Attorney fees paid and disclosed by debtor \$ 1,500.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BANK OF AMERICA	SECURED	41,281.71	40,842.47	.00	.00	.00
BANK OF AMERICA	SECURED	NA	2,279.96	2,279.96	2,279.96	.00
AMERICREDIT FINANCIA	SECURED	9,500.00	12,278.00	12,278.00	12,278.00	2,622.57
AMERICREDIT FINANCIA	UNSECURED	2,778.00	147.87	147.87	147.87	.00
ACADEMY COLLECTION S	OTHER	.00	NA	NA	.00	.00
AMERICAN MEDICAL COL	OTHER	.00	NA	NA	.00	.00
APPLIED CARD BANK	UNSECURED	3,164.00	NA	NA	.00	.00
AT & T BANKRUPTCY	UNSECURED	614.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,451.00	1,493.82	1,493.82	1,493.82	.00
CHICAGO FAMILY HEALT	UNSECURED	80.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	3,860.00	3,164.43	3,164.43	3,164.43	.00
HSBC AUTO FINANCE	UNSECURED	3,080.00	NA	NA	.00	.00
HSBC NV	UNSECURED	2,405.00	NA	NA	.00	.00
PALSIADDES COLLECTION	OTHER	.00	NA	NA	.00	.00
PROVIDIAN NATIONAL B	UNSECURED	1,082.00	NA	NA	.00	.00
QUEST DIAGNOSTICS IN	UNSECURED	362.00	NA	NA	.00	.00
RISK MANAGEMENT SOLU	OTHER	.00	NA	NA	.00	.00
ST BERNARDS HOSPITAL	UNSECURED	150.00	NA	NA	.00	.00
STATE COLLECTION SER	UNSECURED	123.00	NA	NA	.00	.00
WEST ASSET MANAGEMEN	OTHER	.00	NA	NA	.00	.00
WOLPOFF & ABRAMSON L	OTHER	.00	NA	NA	.00	.00
HSBC AUTO FINANCE	SECURED	NA	.00	.00	.00	.00
HSBC AUTO FINANCE	UNSECURED	NA	4,435.87	.00	.00	.00

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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
RJM AQUISITIONS FUND	UNSECURED	NA	64.64	64.64	64.64	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	11,635.87	11,635.87	11,635.87	.00
ECAST SETTLEMENT COR	UNSECURED	NA	2,374.29	2,374.29	2,374.29	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	2,279.96	2,279.96	.00
Debt Secured by Vehicle	12,278.00	12,278.00	2,622.57
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	14,557.96	14,557.96	2,622.57
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	18,880.92	18,880.92	.00

**Disbursements:**

Expenses of Administration	\$ 3,823.09
Disbursements to Creditors	\$ 36,061.45
<b>TOTAL DISBURSEMENTS:</b>	\$ 39,884.54

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/11/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.